



## **BEARFACTS 1989 – 1999**

### **Cumberland , Tennessee [47035]**

Cumberland is one of 95 counties in Tennessee. It is part of the Crossville, TN Micropolitan SA. Its 1999 population of 46,068 ranked 29th in the state.

#### **PER CAPITA PERSONAL INCOME**

In 1999 Cumberland had a per capita personal income (PCPI) of \$20,427. This PCPI ranked 42nd in the state and was 82 percent of the state average, \$24,898, and 73 percent of the national average, \$27,939. The 1999 PCPI reflected an increase of 3.4 percent from 1998. The 1998-1999 state change was 3.8 percent and the national change was 3.9 percent. In 1989 the PCPI of Cumberland was \$12,383 and ranked 56th in the state. The 1989-1999 average annual growth rate of PCPI was 5.1 percent. The average annual growth rate for the state was 4.6 percent and for the nation was 4.2 percent.

#### **TOTAL PERSONAL INCOME**

In 1999 Cumberland had a total personal income (TPI) of \$941,032\*. This TPI ranked 30th in the state and accounted for 0.7 percent of the state total. In 1989 the TPI of Cumberland was \$420,775\* and ranked 39th in the state. The 1999 TPI reflected an increase of 6.4 percent from 1998. The 1998-1999 state change was 5.1 percent and the national change was 5.1 percent. The 1989-1999 average annual growth rate of TPI was 8.4 percent. The average annual growth rate for the state was 6.2 percent and for the nation was 5.5 percent.

#### **COMPONENTS OF TOTAL PERSONAL INCOME**

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of Cumberland. In 1999 net earnings accounted for 56.3 percent of TPI (compared with 58.6 in 1989); dividends, interest, and rent were 20.1 percent (compared with 21.8 in 1989); and personal current transfer receipts were 23.6 percent (compared with 19.6 in 1989). From 1998 to 1999 net earnings increased 7.3 percent; dividends, interest, and rent increased 4.7 percent; and personal current transfer receipts increased 5.5 percent. From 1989 to 1999 net earnings increased on average 7.9 percent each year; dividends, interest, and rent increased on average 7.5 percent; and personal current transfer receipts increased on average 10.4 percent.

#### **EARNINGS BY PLACE OF WORK**

Earnings of persons employed in Cumberland increased from \$519,384\* in 1998 to \$558,004\* in 1999, an increase of 7.4 percent. The 1998-1999 state change was 6.2 percent and the national change was 6.8 percent. The average annual growth rate from the 1989 estimate of \$255,677\* to the 1999 estimate was 8.1 percent. The average annual growth rate for the state was 6.3 percent and for the nation was 5.6 percent.

*\*Note: All income estimates with the exception of PCPI are in thousands of dollars, not adjusted for inflation.*

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